Custom Edits

The following section contains the detailed descriptions of the reject codes received from the Loan Origination Center (LOC). Questions pertaining to reject codes should be directed to the LOC at **800/848-0978**.

Loan Origination Reject Codes

These codes appear in field #5 in the Full Loan Origination Acknowledgement (DISF02OP/DIPF02OP) file.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G," or school code number not numeric or school code not on file at the LOC
02	Borrower's Address is incomplete	Borrower's zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be > 12 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)	Anticipated disbursement date more than 10 days before the loan period start date
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days)	Anticipated disbursement date more than 90 days after the loan period end date
10	Minimum of two anticipated disbursements is required	School is not "Special School" and anticipated disbursement date 1 or 2 is equal to zero or blank
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Anticipated Disbursement Dates are not in chronological order	Anticipated disbursement date is less than a previous disbursement date
14	Not in use	Not in use
15	Invalid Program Year	Invalid program year in loan identifier
16	Loan Identifier must be unique	Loan identifier is a duplicate for a loan that is already on file at the LOC

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
17	This borrower has the same Social Security Number as another direct loan borrower	Invalid SSN and DOB combination A borrower with this SSN and a different DOB already exists at the LOC
18	Anticipated Loan Fee Amount is not equal to the LOC's calculated loan fee amount	Anticipated loan fee amount is not equal to the gross amount times loan fee percentage
19	Not in use; Change reject only	Not in use; Change reject only
20	Invalid state code	State code is not blank and not a valid state code
21	Invalid Disclosure Statement Print Indicator	Disclosure statement print indicator is not Y or Blank
22	Not in use; Change reject only	Not in use; Change reject only
23	Not in use	Not in use
24	Not in use; Change reject only	Not in use; Change reject only
25	Must provide Loan Period Start and End Dates	Either loan period start date or loan period end date is equal to zero or blank, or loan period start date occurs before date allowed for the program year

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years
	Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		Dependent Student
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Sub and Unsub Max=2,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		  Sub Max=5,500
		  Sub and Unsub Max=5,500
		Dependent Student Eligible for Additional Unsubsidized Amount
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Sub and Unsub Max=6,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade level 3, 4, or 5)
		  Sub Max=5,500
		  Sub and Unsub Max=10,500

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description

26, cont	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years
	Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Professions
		<u>Independent Student</u>
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Unsub and Sub Max=6,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible
		  undergraduate (Grade level 3, 4, or 5)
		  Undergrad Sub Max=5,500
		  Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 6
		  or 7)
		  Sub Max=8,500
		  Sub and Unsub Max=18,500
		
		Health Profession Programs Loan Limits
		
		<u>Independent & Dependent Student Eligible for
		  Additional Unsubsidized Amount</u>
		4th Year or 5th Year eligible undergraduate
		  (Grade level 4 or 5)
		  Undergrad Sub Max= 5,500
		  Unsub and Sub Max= 27,167
		<u>Graduate/professional and beyond</u> (Grade level 6
		or 7)
		Sub Max=8,500
		Sub and Unsub Max=45,167

27	Anticipated Net Amount is not equal to the LOC's calculated net amount	Anticipated disbursement net amount not equal to gross amount minus (gross amount times {loan fee percentage minus interest rebate percentage}) (+ or - $1 tolerance)
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999
29	Must provide Borrower's/Student's Social Security Number	SSN is blank or not numeric or SSN is less than 001010001
30	Invalid loan period	Loan period is greater than 12 months*, or Loan Period Start Date equals Loan Period End Date*
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
32	Not in use	Not in use
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O," "F," "R," "S," or "Z"
35	Not in use	Not in use
36	Borrower's and Student's Social Security Numbers cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be > 12 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Must provide Student's First or Last Name	Student's first and last names are blank
41	Must provide Student's Alien Registration Number	Student's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct Loan school code has a closed status on the LOC file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on the LOC file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not numeric
49	Not in use	Not in use
50	Not in use	Not in use
51	Not in use	Not in use
52	Invalid Date Format	Date format is not CCYYMMDD

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
53	Not in use	Not in use
54	Not in use	Not in use
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN," "MX," or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Loan dependency status is not equal to "I" or "D"
61	Student's Local Address is incomplete	Student's local address, city, and/or state is blank
62	Student's Local Zip Code must be numeric	Student's local zip code is not blank and not numeric
63	Student's Local Address State should not be blank	Student's local zip code is not blank and local state is blank
64	Student's Local Zip Code should not be blank	Student's local address state is not blank and is not "CN," "MX," or "FC," and zip code is blank
65	Invalid Student's Local Address State	Student's local address state code is not blank and not a valid state code
66	Not in use; Change reject only	Not in use; Change reject only
67	Not in use; Change reject only	Not in use; Change reject only
68	Not in use; Change reject only	Not in use; Change reject only
69	Not in use; Change reject only	Not in use; Change reject only
70	Not in use	Not in use
71	Not in use	Not in use
72	Total Anticipated Gross Amount must be greater than zero	Anticipated gross disbursement amount is blank or zero, or total anticipated gross disbursements is less than zero
73	Not in use	Not in use
74	Not in use	Not in use
75	Acknowledged but not applied	LOC researching issue
76	Invalid Loan Origination Date	Loan origination date format is not CCYYMMDD or is an invalid date
77	Not in use	Not in use

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7
79	Not in use	Not in use
80	Not in use	Not in use
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier
82	Not in use; Change reject only	Not in use; Change reject only
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)
84	Not in use; Change reject only	Not in use; Change reject only
85	Not in use	Not in use
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount	Additional unsubsidized eligibility code is not equal to "Y" or blank --OR-- Student's grade level is not eligible for an additional unsubsidized amount up to health profession program amount Additional unsubsidized eligibility code must be for student grade levels 4, 5, 6, or 7
88	Invalid Additional Unsubsidized Eligibility for Dependent Student	Additional Unsubsidized Eligibility code is not equal to "Y" or blank, --OR-- An independent student is not eligible for an additional unsubsidized amount Additional Unsubsidized Eligibility code must be for a dependent undergraduate student (grade level 0, 1, 2, 3, 4, or 5)
89	Not in use	Not in use
90	Not in use; Change reject only	Not in use; Change reject only
91	Not in use; Change reject only	Not in use; Change reject only

Loan Origination Reject Codes (Continued)

Code	Error Message	Edit Description
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates
93	Not in use; Change reject only	Not in use; Change reject only
94	Not in use	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan	More than four anticipated disbursements are on the PLUS LOR
96	Not in use; Change reject only	Not in use; Change reject only
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type
98	Not in use	Not in use
99	Not in use	Not in use
A1	Not in use	Not in use
A2	Not in use; Change reject only	Not in use; Change reject only
A3	Not in use	Not in use
A4	Not in use	Not in use
A5	Anticipated Interest Rebate Amount is not equal to the LOC's calculated interest rebate amount	Interest rebate amount is not equal to the net amount minus (the gross amount minus loan fee amount) (+ or - $1 tolerance)
A6	Not in use; Change reject only	Not in use; Change reject only
A7	Not in use; Change reject only	Not in use; Change reject only
A8	Not in use; Change reject only	Not in use; Change reject only

Loan Origination Change Reject Codes

These codes appear in field #2 and Error code fields 01–10 in the Loan Origination Change Acknowledgement (DIOC02OP) file.

Note: All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
01	Invalid School Code	Direct loan school code type not equal to "E" or "G," or school code number not numeric or school code not on file at the LOC
02	Borrower's Address is incomplete	Borrower's zip code is blank, or city blank, or state blank or invalid
03	Invalid Borrower's Date of Birth	Borrower's birth date zero, blank, or invalid format Borrower's age must be > 12 and < 100
04	Invalid Borrower's Loan Default/Grant Overpayment	Borrower's loan default/grant overpayment value is not "N" or "Z" (default override code)
05	Invalid Borrower's Citizenship	Borrower's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
06	Must provide Borrower's First or Last Name	Borrower's first and last names are blank
07	Must provide Borrower's Alien Registration Number	Borrower's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days)	Anticipated disbursement date more than 10 days before the loan period start date
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days)	Anticipated disbursement date more than 90 days after the loan period end date
10	Not in use; Origination reject only	Not in use; Origination reject only
11	Anticipated Disbursement Date is blank	Anticipated disbursement date is zero or blank and loan amount approved is not equal to zero
12	Total anticipated gross amount must be less than or equal to the Loan Amount Approved	Sum of all the anticipated gross amounts is greater than the loan amount approved
13	Not in use; Origination reject only	Not in use; Origination reject only
14	Not in use	Not in use
15	Not in use; Origination reject only	Not in use; Origination reject only
16	Not in use; Origination reject only	Not in use; Origination reject only

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
17	Borrower has the same Social Security Number as another direct loan borrower	Invalid SSN A borrower with the same SSN, DOB combination already exists at the LOC
18	~~Anticipated Loan Fee Amount is not equal to the LOC's calculated loan fee amount~~ *Not in use; origination reject only.*	~~Anticipated loan fee amount is not equal to the gross amount times loan fee percentage~~ *Not in use; origination reject only.*
19	Field cannot be modified	Non-modifiable field
20	Invalid state code	State code is not blank and not a valid state code
21	Invalid Disclosure Statement Print Indicator	Disclosure statement print indicator is not Y or Blank
22	Invalid Change Field Number	Change field transmit number is invalid
23	Not in use	Not in use
24	Loan Identifier does not exist	Loan identifier is not on file at the LOC
25	Invalid Loan Period Start or End Date	Either loan period start date or loan period end date is equal to zero or blank, or loan period start date occurs before date allowed for the program year

26	Loan Amount Approved exceeds the maximum annual loan limits for this borrower at your school for equal or overlapping academic years
	Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Profession Programs
		Loan amount approved greater than the maximum annual loan limit amount:
		Dependent Student
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Sub and Unsub Max=2,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Sub and Unsub Max=3,500
		3rd Year, 4th Year, or 5th Year eligible
		  undergraduate (Grade level 3, 4, or 5)
		  Sub Max=5,500
		  Sub and Unsub Max=5,500
		Dependent Student Eligible for Additional
		  Unsubsidized Amount
		1st Year (Grade level 0 or 1)
		  Sub Max=2,625
		  Sub and Unsub Max=6,625
		2nd Year (Grade level 2)
		  Sub Max=3,500
		  Sub and Unsub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible
		undergraduate (Grade level 3, 4, or 5)
		Sub Max=5,500
		Sub and Unsub Max=10,500

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description

26, cont	Loan Amount Approved exceeds the annual maximum loan limits for this borrower at your school for equal or overlapping academic years Review the borrower's academic years, dependency status, grade level, loan amount approved, and if applicable, the additional unsubsidized eligibility for a dependent student and/or Health Professions	Independent Student
		1st Year (Grade level 0 or 1)
		   Sub Max=2,625
		   Unsub and Sub Max=6,625
		2nd Year (Grade level 2)
		   Sub Max=3,500
		   Unsub and Sub Max=7,500
		3rd Year, 4th Year, or 5th Year eligible
		   undergraduate (Grade level 3, 4, or 5)
		   Undergrad Sub Max=5,500
		   Unsub and Sub Max=10,500
		Graduate/professional and beyond (Grade level 6 or 7)
		   Sub Max=8,500
		   Sub and Unsub Max=18,500
		
		Health Profession Programs Loan Limits
		Independent & Dependent Student Eligible for
		   Additional Unsubsidized Amount
		4th Year or 5th Year eligible undergraduate
		   (Grade level 4 or 5)
		   Undergrad Sub Max= 5,500
		   Unsub and Sub Max= 27,167
		Graduate/professional and beyond (Grade level 6 or 7)
		Sub Max=8,500
		Sub and Unsub Max=45,167

27	~~Anticipated Net Amount is not equal to the LOC's calculated net amount~~ *Not in use; origination reject only.*	~~Anticipated disbursement net amount not equal to gross amount minus (gross amount times (loan fee percentage minus interest rebate percentage)~~ ~~(+ or - $1 tolerance)~~ *Not in use; origination reject only.*
28	Invalid Loan Type	Loan type is not equal to "S" or "U" or "P" or loan sequence number is less than 0 or greater than 999.
29	Invalid Borrower's/Student's Social Security Number	SSN is blank or not numeric or SSN is less than 001010001
30	Invalid loan period	Loan period is greater than 12 months*, or Loan Period Start Date equals Loan Period End Date*
31	Loan Period Start Date is greater than the Loan Period End Date	Loan period end date is prior to the loan period start date
32	Not in use	Not in use

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
33	Loan Amount Approved must be positive	Loan amount approved is less than or equal to zero
34	Invalid Promissory Note Print Indicator	Promissory note print indicator is not "O," "F," "R," "S," or "Z"
35	Not in use	Not in use
36	Borrower and Student's Social Security Number cannot be the same	Borrower's and student's SSN are the same (PLUS only)
37	Invalid Student's Date of Birth	Student's DOB is equal to zero, blank, or is in an invalid format Student's age must be > 12 and < 100
38	Invalid Student's Citizenship	Student's citizenship is not "1" for U.S. citizen or "2" for eligible non-citizen (PLUS only)
39	Invalid Student's Loan Default/Grant Overpayment	Student's loan default/grant overpayment value is not "N" or "Z" (default override code)
40	Invalid Student's First or Last Name	Student's first and last names are blank
41	Invalid Student's Alien Registration Number	Student's citizenship is "2," eligible non-citizen, and alien registration number is zero(s) or blank (PLUS only)
42	School is closed	Direct loan school code has a closed status on the LOC file
43	Not in use	Not in use
44	School is ineligible	Direct loan school code has an ineligible or non-participating status on the LOC file
45	Not in use	Not in use
46	Invalid Borrower's Middle Initial	Borrower's middle initial is not blank and is not alphabetic
47	Invalid Student's Middle Initial	Student's middle initial is not blank and is not alphabetic
48	Invalid Borrower's Telephone Number	Borrower's telephone number is not blank and not numeric
49	Not in use	Not in use
50	Not in use	Not in use
51	Not in use	Not in use
52	Invalid Date Format	Date format is not CCYYMMDD
53	Not in use	Not in use
54	Not in use	Not in use

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
55	Invalid Zip Code	Zip code is not blank and not numeric
56	Invalid Borrower's State Code	Zip code is not blank and state code is blank
57	Borrower's Permanent Zip Code should not be blank	Borrower's permanent address state is not blank and is not "CN," "MX," or "FC"
58	Not in use	Not in use
59	Invalid numeric field	Numeric field contains non-numeric characters
60	Invalid Dependency Status	Loan dependency status is not equal to "I" or "D"
61	Student's Local Address is incomplete	Student's local address, city, and/or state is blank
62	Student's Local Zip Code must be numeric	Student's local zip code is not blank and not numeric
63	Student's Local Address State should not be blank	Student's local zip code is not blank and local state is blank
64	Student's Local Zip Code should not be blank	Student's local address state is not blank and is not "CN," "MX," or "FC," and zip code is blank
65	Invalid Student's Local Address State	Student's local address state code is not blank and not a valid state code
66	Invalid Borrower's Permanent Address Change Date	Borrower's permanent address change date format is not CCYYMMDD or is an invalid date
67	Invalid Student's Local Address Change Date	Student's local address change date format is not CCYYMMDD or is an invalid date
68	Invalid Borrower's Social Security Number Change Date	Borrower's SSN change date format is not CCYYMMDD or is an invalid date
69	Invalid Borrower's Date of Birth Change Date	Borrower's DOB change date format is not CCYYMMDD or is an invalid date
70	Not in use	Not in use
71	Not in use	Not in use
72	~~Total Anticipated Gross Amount must be greater than zero~~ *Not in use; origination reject only.*	~~Anticipated gross disbursement amount is blank or zero, or total anticipated gross disbursements is less than zero~~ *Not in use; origination reject only.*
73	Not in use	Not in use
74	Not in use	Not in use
75	Acknowledged but not applied	LOC researching issue
76	Not in use: Origination reject only	Not in use: Origination reject only
77	Not in use	Not in use
78	Invalid Student's College Grade Level	Student's college grade level is not equal to 0, 1, 2, 3, 4, 5, 6, or 7

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
79	Not in use	Not in use
80	Not in use	Not in use
81	Program Year and Cycle Indicator do not match	Program year in loan identifier does not match cycle indicator on batch identifier
82	Actual gross disbursement amount exceeds Loan Amount Approved	Loan Amount Approved is less than the sum of the actual gross disbursement amount
83	Borrower and student cannot be the same person	Borrower and student's date of birth are the same (PLUS only)
84	Endorser and student cannot be the same person	Invalid SSN. An endorser with the same SSN, DOB combination as the student already exists at the LOC
85	Not in use	Not in use
86	Invalid Academic Year Start and End Dates	Academic year start date or academic year end date is zeroes or is not a valid date Academic year end date is not greater than academic year start date, or academic year is greater than 12 months
87	Invalid Additional Unsubsidized Eligibility up to Health Profession Programs Amount	Additional Unsubsidized Eligibility code is not equal to "Y" or blank --OR-- Student's grade level is not eligible for an additional unsubsidized amount up to Health Profession Program amount Additional Unsubsidized Eligibility code must be for student grade levels 4, 5, 6, or 7
88	Invalid Additional Unsubsidized Eligibility for Dependent Student	Additional Unsubsidized Eligibility code not equal to "Y" or blank, --OR-- An independent student is not eligible for an additional unsubsidized amount Additional Unsubsidized Eligibility code must be for a dependent undergraduate student (grade level 0, 1, 2, 3, 4, or 5)
89	Not in use	Not in use
90	All actual disbursements must be adjusted to $0	All actual disbursements corresponding to this loan are not adjusted to $0 and loan amount approved is being decreased to $0

Loan Origination Change Reject Codes (Continued)

Code	Error Message	Edit Description
91	Anticipated disbursement gross amount(s) must be greater than zero	Anticipated disbursement amounts are zero(s) and loan amount approved is being increased from $0
92	Loan Period Start and End Dates exceed the Academic Year Dates	Loan period start date and loan period end date are not equal to or within the student's academic year dates
93	Invalid Borrower's Social Security Number	Borrower's SSN is under review by the LOC Call the LOC for assistance
94	Not in use	Not in use
95	Only four anticipated disbursements are allowed for a PLUS loan	PLUS loans cannot have more than four anticipated disbursements
96	Loan not inactive for fee change	Loan must be made inactive before changing the fee
97	Invalid Origination Fee Percentage	Origination fee percentage is not equal to the current origination fee allowed for this loan type
98	Not in use	Not in use
99	Not in use	Not in use
A1	Not in use	Not in use
A2	First Anticipated Disbursement Date must be the earliest	Anticipated disbursement date is prior to the first anticipated disbursement date
A3	Not in use	Not in use
A4	Not in use	Not in use
A5	Not in use; Origination reject only	Not in use; Origination reject only
A6	Cannot Change Academic Year Start or End Date	Loan is linked to an MPN based on academic year date and cannot be changed
A7	Invalid Interest Rebate Percentage	Interest rebate percentage is not a valid interest rebate percentage
A8	All Actual Disbursements Are Not Reduced to Zero	All actual disbursements must be reduced to zero before or at the same time of changing the interest rebate percentage.

Promissory Note Reject Codes

Note: All questions regarding the definition of these reject codes or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Type	Error Text
01	*	Missing origination record
02	*	Promissory note under review
03		Not in use
04	**	Missing loan identification number
05	**	No original signature
06	**	Document is in pencil
07	**	Section/Block is incomplete
08	**	Missing legal text
09	**	Student or parent is in default
10	**	Duplicate Promissory Note
11	**	Not in use
A	**	Borrower's signature is missing
B	**	Promissory note text or signature altered
C	**	Borrower's SSN is missing
D	**	Address is missing
E	**	Phone number is incomplete
F	**	Driver's license incomplete
G	**	Citizenship status is missing (PLUS)
H	**	Loan amount requested missing (PLUS)
I	**	Reference data is missing(PLUS)
J	**	Employer data is missing (PLUS)
K	**	Borrower's date of birth is missing
L	**	Student's SSN is missing (PLUS)
M	**	Student's signature is missing (PLUS)
N	**	School data is missing
O	**	Loan period is missing

Promissory Note Reject Codes (Continued)

Code	Type	Error Text
P	**	Disbursement dates are missing
Q	**	Student's date of birth is missing
R	**	Citizenship data (Alien Registration Number) is missing (PLUS)
S	*	Sum of actual disbursements greater than promissory note amount (PLUS LOANS ONLY)
T	**	Promissory note received earlier than 9 months prior to loan origination record
U	**	Signed date on promissory note after expiration date on form
V	**	Promissory note marked "copy" or "non-negotiable" received
W	**	Missing paper promissory note
X	**	Duplicate promissory note manifest
Y	**	Signed date on promissory note is missing
Z	**	Citizenship is marked as an ineligible non-citizen

*Indicates an electronic edit

**Indicates a manual edit

Promissory Note Reject codes are mainly handled through a manual process. However, reject codes "01" and "S" could be returned on the promissory note acknowledgement. Once the Promissory Notes are received in the LOC mailroom, they are manually inspected for missing or incorrect information. A generic checklist is used. If it is determined that there are errors or that information is missing, then the checklist will be marked in the appropriate blank for the error and returned to the school or borrower (Standard Origination schools). A copy of the Promissory Note Manual Reject Checklist is included in the appendix.

Cash Allocation Reject Codes

Note: All questions regarding the definition of the reject codes and/or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Description
RA	Invalid record type for LOC	The #K record layout has been eliminated. All allocations must be done on the GAPS Web Site

Disbursement Reject Codes

Note: All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at **800/848-0978**.

Code	Error Message	Edit Resolution
1	Disbursement cancellation not allowed	Disbursement activity should be "D," "A," or "Q"
2	School is currently a non-participating school	Direct loan school code has an ineligible or non-participating status on the LOC file
3	Not in use	Not in use
4	Discrepancy being researched by the LOC	Contact the LOC.
5	Program Year and Cycle Indicator do not match	Program year in loan identifier should match cycle indicator in batch identifier on the batch header
6	Not in use	Not in use
7	Disbursement Actual Net Amount does not match LOC's calculated net amount	Disbursement actual net amount is not equal to the LOC's calculated net amount (+ or - $1 tolerance) The net amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Net Amount by subtracting the Combined Fee/Interest Rebate Amount from the Gross Amount
8	Invalid Disbursement Actual Net Amount	Disbursement actual net amount should be greater than zero for actual disbursement (disbursement activity = "D") -- OR -- Disbursement actual net amount should be greater than or equal to zero for adjusted disbursement amount (disbursement activity = "A")
9	Disbursement Actual Loan Fee Amount does not match LOC's calculated loan fee amount	Disbursement actual loan fee amount (truncated) should be equal to the disbursement actual gross amount multiplied by the loan fee percentage (+ or - $1 tolerance)

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
10	Not in use	Not in use
11	Invalid Disbursement Actual Loan Fee Amount	Disbursement actual fee amount should be greater than or equal to zero
12	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be greater than zero for actual disbursement (disbursement activity = "D") -- OR -- Disbursement actual gross amount should be greater than or equal to zero for an adjusted disbursement amount (disbursement activity = "A")
13	Not in use	Not in use
14	Not in use	Not in use
15	Not in use	Not in use
16	Disbursement Sequence Number not in sequential order	Disbursement sequence number should be one higher than the last previously accepted transaction for this disbursement For example: Disbursement Sequence Number 02 followed by Disbursement Sequence Number 03 is accepted Disbursement Sequence Number 02 followed by Disbursement Sequence Number 04 is rejected
17	An actual disbursement does not exist for this disbursement number	Actual disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") has not been accepted by the LOC -- OR -- Anticipated disbursement with a disbursement number matching the adjusted disbursement date (disbursement activity = "Q") is not on file at the LOC
18	Not in use	Not in use
19	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
20	Disbursement date cannot be after the current date	Transaction date on the adjusted disbursement date (disbursement activity = "Q") should not be greater than the current processing date For example: The transaction date (disbursement date) for a date adjustment submitted to the LOC on "06/01/2001" should not be no greater than "06/01/2001"
21	Not in use	Not in use
22	New disbursement date is more than 120 days after the original disbursement date	Transaction date should be within 120 days of the acknowledgement date on the adjusted disbursement date (disbursement activity = "Q")
23	Original disbursement date is invalid or missing	Acknowledgement date on the adjusted disbursement date (disbursement activity = "Q") should be numeric and formatted as CCYYMMDD
24	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	A student's disbursement gross amounts may not exceed the maximum annual loan limit Dependent Student 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $2,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $3,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $5,500

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24, cont	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	<u>Dependent Student Eligible for Additional Unsubsidized Amount</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 <u>Independent Student</u> 1st Year (Grade Level 0 or 1) Sub Max = $2,625 Sub and Unsub Max = $6,625 2nd Year (Grade Level 2) Sub Max = $3,500 Sub and Unsub Max = $7,500 3rd Year, 4th Year, or 5th Year eligible undergraduate (Grade Level 3, 4, or 5) Sub Max = $5,500 Sub and Unsub Max = $10,500 <u>Graduate/professional and beyond (Grade Level 6)</u> Sub Max = $8,500 Sub and Unsub Max = $18,500

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
24, cont	Disbursement Actual Gross Amount exceeds the maximum annual loan limit for this borrower at all enrolled schools for equal or overlapping academic years Review the Duplicate Borrower Report to help resolve this issue	*Health Profession Programs Loan Limits* <u>Independent Student & Dependent Student Eligible for Additional Unsubsidized Amount</u> 4th Year or 5th Year eligible undergraduate (Grade Level 4 or 5) Undergrad Sub Max = $5,500 Sub and Unsub Max = $27,167 <u>Graduate/professional and beyond (Grade Level 6 or 7)</u> Sub Max = $8,500 Sub and Unsub Max = $45,167
25	Total Disbursement Actual Gross Amount cannot be greater than the promissory note amount at the LOC for this PLUS loan	Sum of the disbursement actual gross amounts for all disbursements activities for this loan should be less than or equal to the Promissory Note Amount (PLUS Only)
26	Confirmation required prior to disbursement	Confirmation flag should be "Y" for first disbursements received from schools where confirmation is required prior to disbursing Confirmation flag should be "Y" for all disbursements received from schools where confirmation is required for all disbursements before disbursing
27	Not in use	Not in use
28	Not in use	Not in use
29	Invalid Disbursement Number for PLUS	Disbursement number should be 01, 02, 03, or 04 for PLUS loans.
30	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
31	Invalid Disbursement Number for Subsidized/Unsubsidized	Disbursement number should be between 01 and 20, inclusive, for Subsidized/Unsubsidized loans
32	Not in use	Not in use
33	Not in use	Not in use
34	Not in use	Not in use
35	Not in use	Not in use
36	Disbursement Actual Gross Amount is not numeric	Disbursement actual gross amount should be numeric
37	Disbursement Actual Loan Fee Amount is not numeric	Disbursement actual loan fee amount should be numeric
38	Disbursement Actual Net Amount is not numeric	Disbursement actual net amount should be numeric
39	Invalid Disbursement Actual Gross Amount	Disbursement actual gross amount should be blank or zeros for adjusted disbursement date (disbursement activity = "Q")
40	Duplicate date adjustment	Acknowledgement date (original disbursement date) should not be the same as the transaction date (new disbursement date) for adjusted disbursement date (disbursement activity = "Q")
41	Original disbursement date does not match current disbursement date	Acknowledgement date (original disbursement date) should match the current disbursement date on file at the LOC for adjusted disbursement date (disbursement activity = "Q")
42	Invalid loan fee rate	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rates in effect as of the transaction date on the first disbursement
43	Missing loan limit data	All of the components for calculating the loan limit must exist. Contact the LOC to resolve the issue. At least one of the following is missing: Dependency Status Grade Level Academic Start Date Academic End Date Health Profession Programs Indicator Additional Unsubsidized Eligibility Flag

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
44	First actual disbursement date cannot be after any subsequent disbursements	Transaction date of the first disbursement should be earlier than the disbursement date of any other disbursement for the loan. For Example: The earliest disbursement date from all subsequent disbursements is "05/21/2001" The disbursement date of the first disbursement can be changed to on or before "05/21/2001"
45	Invalid First Disbursement Flag	First disbursement flag should be "F", "C", or blank for actual disbursement (disbursement activity = "D") -- OR -- First disbursement flag is not blank for adjusted disbursement amounts and dates (disbursement activity = "A" or "Q")
46	First disbursement must be received before any subsequent disbursements	Disbursement numbers 02–20 must have a first disbursement flag of "F" when no disbursement is currently on file at the LOC. First disbursement can be disbursement number 01, or any other disbursement with the first disbursement flag set to "F"
47	First disbursement must be received before any changes to the first disbursement	First disbursement flag cannot be "C" when a first disbursement has not been accepted at the LOC
48	First disbursement already received	First disbursement flag must be "C" or blank when a disbursement is already on file at the LOC First disbursement flag cannot be "F" when a first disbursement is already on file at the LOC
49	First disbursement changed more than twice	First disbursement can be changed a maximum of two times before requiring U.S. Department of Education's approval First disbursement flag cannot be "C" when two prior disbursement transactions, with a first disbursement flag of "C," for the loan were accepted by the LOC
50	More than one disbursement record contains the same First Disbursement Flag for this loan	More than one actual disbursement was submitted to the LOC with a first disbursement flag of "F" for this loan in the same cycle -- OR -- More than one actual disbursement was submitted to the LOC with a first disbursement flag of "C" for this loan in the same cycle

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
51	First disbursement must have the earliest disbursement date	Transaction date of the first disbursement should be before the disbursement date of any other disbursement: For example: The current first disbursement date is "05/21/2001" The disbursement date of any disbursement with a first disbursement flag of "C" should be on or before "05/21/2001" The disbursement date of any disbursement with a blank first disbursement flag should be on or after "05/21/2001"
52	Disbursement Interest Rebate Amount is not numeric	Disbursement interest rebate amount should be numeric
53	Invalid Disbursement Interest Rebate Amount	Disbursement interest rebate amount should be greater than or equal to zero for actual disbursement (disbursement activity = "D") and adjusted disbursement amount (disbursement activity = "A")
54	Disbursement Interest Rebate Amount does not equal the LOC's calculated interest rebate amount	Disbursement interest rebate amount does not equal the LOC's calculated interest rebate amount The LOC's interest rebate amount is calculated using the following steps: **Step 1:** Calculate the Combined Fee/ Interest Rebate Percentage by subtracting the Interest Rebate Percentage from the Loan Fee Percentage **Step 2:** Calculate the Combined Fee/Interest Rebate Amount by multiplying the Gross Amount by the Combined Fee/Interest Rebate Percentage and truncating the result **Step 3:** Calculate the Fee Amount by multiplying the Gross Amount by the Loan Fee Percentage and truncating the result **Step 4:** Calculate the Interest Rebate Amount by subtracting the Combined Fee/Interest Rebate Amount from the Fee Amount

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
55	Invalid Loan Fee Rate for First Anticipated Disbursement Date	Loan fee rate used to calculate the disbursement actual fee amount should match the valid fee rate in effect as of the first anticipated disbursement date
56	Invalid Adjusted Disbursement Date fee amount	Disbursement actual fee amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
57	Invalid Adjusted Disbursement Date net amount	Disbursement actual net amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")
58	Invalid Adjusted Disbursement Date interest rebate amount	Disbursement interest rebate amount should be blank or zeroes for adjusted disbursement date (disbursement activity = "Q")

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
A	Not in use	Not in use
B	Not in use	Not in use
C	Not in use	Not in use
D	Not in use	Not in use
E	Invalid Disbursement Activity	Disbursement activity code should be "D", "A", or "Q"
F	Invalid Disbursement Sequence Number	Disbursement sequence number should be numeric and greater than zero
G	Total Disbursement Actual Gross Amounts cannot be greater than the Loan Amount Approved/Requested	The sum of the gross amounts for all disbursements activity for this loan should be less than or equal to the lower of the loan amount approved and loan amount requested
H	Not in use	Not in use
I	Not in use	Not in use
J	Credit check not yet approved for this PLUS loan.	Borrower should have an accepted credit decision on file at the LOC before disbursing
K	No Actual Disbursement exists for this adjustment	Actual disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = "A") has not been accepted by the LOC -- OR -- Anticipated disbursement with a disbursement number matching the adjusted disbursement amount (disbursement activity = "A") is not on file at the LOC
L	Unsatisfactory school eligibility conditions	Transaction date of the first disbursement should be within the school's eligibility period (before withdrawal or after reinstatement in the Direct Loan program)
M	Duplicate disbursement transaction	Disbursement number should not exist on file at the LOC
N	Not in use	Not in use
O	Not in use	Not in use

Disbursement Reject Codes (Continued)

Code	Error Message	Edit Description
P	Duplicate adjustment transaction	Disbursement actual gross amount, disbursement actual fee amount, disbursement actual interest rebate amount, and disbursement actual net amount should not match the current gross amount, fee amount, interest rebate amount, and net amount on file at the LOC for this disbursement
Q	Disbursement date outside of allowable window	Transaction date should be no more than 10 days prior to the loan period start date and no more than 90 days after the loan period end date
R	Disbursement date cannot be after the current date	Transaction date should not be greater than the current processing date For example: The transaction date (disbursement date) for a disbursement submitted to the LOC on "06/01/2001" should not be greater than "06/01/2001"
S	Not in use	Not in use
T	Must have valid promissory note to disburse	An accepted promissory note must be on file at the LOC for this loan before disbursing for Option 1 and Standard Origination schools
U	Invalid Loan Identifier	Loan identifier must be accepted and on file at the LOC
V	Invalid disbursement date	Transaction date should be formatted as CCYYMMDD and contain only numeric characters
W	Not in use	Not in use
X	Invalid School Code	Direct loan school code should be on file at the LOC
Y	School is physically closed or ownership changed	Direct loan school code should be open and not undergoing an ownership change
Z	School Code does not match School Code on loan record	Direct loan school code should match the school code submitted in the LOR